

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION

In re:

KEITH D MICHAEL  
LOLITA R TUCKER-MICHAEL  
Debtor(s)

Case No. 09-10683

---

**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 03/27/2009.
- 2) The plan was confirmed on 06/05/2009.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 09/18/2009, 12/03/2010.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was converted on 02/01/2011.
- 6) Number of months from filing to last payment: 22.
- 7) Number of months case was pending: 23.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$14,210.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have not cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$58,356.00
Less amount refunded to debtor	\$885.50

**NET RECEIPTS:**

**\$57,470.50**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$3,224.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$3,077.34
Other	\$650.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$6,951.34**

Attorney fees paid and disclosed by debtor: \$276.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMERICAS SERVICING CO	Secured	18,901.94	0.27	0.27	0.27	0.00
AMERICAS SERVICING CO	Secured	0.00	0.00	0.00	0.00	0.00
APPLIED BANK	Unsecured	63.00	63.55	63.55	5.83	0.00
BENEFICIAL ILLINOIS	Unsecured	12,687.00	12,745.98	12,745.98	1,170.10	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	493.00	493.50	493.50	45.31	0.00
ELIZABETH CROSSING CONDO	Secured	3,450.99	3,450.99	3,450.99	3,450.99	0.00
GMAC PAYMENT CENTER	Secured	25,672.56	12,951.25	12,951.25	12,951.25	600.53
GMAC PAYMENT CENTER	Secured	21,151.20	21,151.20	21,151.20	11,977.57	1,585.49
GMAC PAYMENT CENTER	Unsecured	NA	12,721.31	12,721.31	1,167.84	0.00
HIGHLANDS PREMIER ACCEPTANCE	Unsecured	2,576.00	2,668.55	2,668.55	244.98	0.00
HORIZON MANAGEMENT	Unsecured	889.00	NA	NA	0.00	0.00
HSBC	Secured	1,250.00	1,250.00	1,250.00	1,250.00	16.51
HSBC	Unsecured	2,010.00	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE	Unsecured	NA	306.43	306.43	28.13	0.00
INTERNAL REVENUE SERVICE	Priority	8,200.00	8,181.03	8,181.03	8,181.03	0.00
NICOR GAS	Unsecured	607.00	NA	NA	0.00	0.00
NICOR GAS	Unsecured	90.00	NA	NA	0.00	0.00
NWMFF	Unsecured	1,396.00	NA	NA	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	439.00	482.41	482.41	44.28	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	289.00	328.45	328.45	30.15	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	1,700.00	1,700.87	1,700.87	156.14	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	10,569.00	10,613.44	10,613.44	974.33	0.00
RECEIVABLES MANAGEMENT INC	Unsecured	300.00	300.00	300.00	27.55	0.00
SANTANDER CONSUMER USA	Secured	6,100.00	6,100.00	6,100.00	6,100.00	183.23
SANTANDER CONSUMER USA	Unsecured	NA	3,569.04	3,569.04	327.65	0.00
SURGERYLOANS.COM	Unsecured	8,000.00	NA	NA	0.00	0.00
US CELLULAR	Unsecured	574.00	NA	NA	0.00	0.00
WASHINGTON MUTUAL CARD SVCS	Unsecured	1,718.00	NA	NA	0.00	0.00
WASHINGTON MUTUAL CARD SVCS	Unsecured	486.00	NA	NA	0.00	0.00

<b>Summary of Disbursements to Creditors:</b>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.27	\$0.27	\$0.00
Debt Secured by Vehicle	\$40,202.45	\$31,028.82	\$2,369.25
All Other Secured	\$4,700.99	\$4,700.99	\$16.51
<b>TOTAL SECURED:</b>	<b>\$44,903.71</b>	<b>\$35,730.08</b>	<b>\$2,385.76</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$8,181.03	\$8,181.03	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$8,181.03</b>	<b>\$8,181.03</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$45,993.53</b>	<b>\$4,222.29</b>	<b>\$0.00</b>

<b>Disbursements:</b>	
Expenses of Administration	<u>\$6,951.34</u>
Disbursements to Creditors	<u>\$50,519.16</u>
<b>TOTAL DISBURSEMENTS :</b>	<b><u>\$57,470.50</u></b>

12) The trustee certifies that the foregoing summary is true and complete and all administrative matters for which the trustee is responsible have been completed. The trustee requests that the trustee be discharged and granted such relief as may be just and proper.

Dated: 02/18/2011

By: /s/ Glenn Stearns

Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.